



HM Government

Public Sector Economic Abuse Toolkit V2

Created by Government Debt Management Function



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Purpose of this toolkit

The Economic Abuse Toolkit aims to help public sector bodies understand, identify and support people who may have experienced or may be experiencing economic abuse: whether economic abuse caused the debts; made it more difficult for individuals to repay them; or is experienced by a member of staff. Noticing the signs and offering consistent, effective support can have a large impact on someone's safety as well as their economic stability.



Who is the toolkit for?

The primary audience of this toolkit are policy makers and service managers that design processes to support victim-survivors of economic abuse. As part of the learning offer to Government Debt Management Professionals, an interactive [economic abuse training module](#) has been published to help operationalise this toolkit's content.

This Economic Abuse Toolkit was produced by the Fairness Group to help public sector bodies who are recovering debt. The government established the Fairness Group in 2016, bringing together central and local government, the debt advice sector and the debt collection industry.

The Fairness Group is responsible for examining fairness in government debt management and making evidence-based recommendations for change. Fairness means fair debt outcomes for all, including those who pay on time and those who require additional support, whilst ensuring a proportionate response to those who avoid repaying.

This toolkit was developed in collaboration with the charities Surviving Economic Abuse (SEA) and Money Advice Plus (MAP). Working with these leading UK experts ensures the toolkit brings together proven best-practice tools. Alongside these two organisations, the following helped shape this toolkit to make it effective across the public sector:

- Government Debt Management Function
- Money and Pensions Service
- His Majesty's Revenue and Customs
- Department for Work and Pensions
- London Borough of Barking and Dagenham
- Financial Conduct Authority
- Citizens Advice
- StepChange
- Stop Loan Sharks
- Money Advice Trust
- PayPlan
- Debt Managers Standards Association

What is new in the Economic Abuse Toolkit V2

‘Ending violence against women and girls is a moral mission for our whole society – and it will require a whole-of-society effort to achieve it’¹. Thus begins the 2025 [Violence Against Women and Girls \(VAWG\) Strategy](#). As set out in the [strategy’s action plan](#)², the updated toolkit aims to align the response to victim-survivors in debt across government by making a set of policy recommendations that government should implement. These recommendations are split into two categories. The **6 steps to create a supportive culture** are recommendations that help organisations build an environment that enables them to best identify economic abuse victim-survivors. The 4 recommendations about **How to support victim-survivors after disclosure** provide new detail on how to do so most sensitively, our principal recommendation being a 60-day pause on enforcement and payment activity, during which government can discuss with the victim-survivor how best to proceed.

1 Home Office (2025), [Freedom from Violence and Abuse: a cross-government strategy](#), p.9

2 Home Office (2025), [Freedom from Violence and Abuse: a cross-government strategy to build a safer society for women and girls Vol 2 Commitment 26f](#), p.37



A summary of these recommendations are below, but more detail can be found in the body of the toolkit:

6 steps to create a supportive culture

1. Improve organisational understanding
2. Promote the economic abuse support offer
3. Involve experts by experience in policymaking
4. Share best practice
5. Review policies and procedures
6. Categorise data clearly

How to support victim-survivors after disclosure

1. Focus on safety
2. Hold consistent evidence requirements
3. Offer flexibility and forbearance
4. Set up feedback mechanisms

Understanding economic abuse

What is economic abuse?

Economic abuse is any behaviour used against someone (aged 16 or older) by their partner, ex-partner or family member to control their access to money and/or economic resources. This can include controlling their access to a bank account, housing, credit, employment, benefits or transportation. Economic abuse is defined as a form of domestic abuse in the Domestic Abuse Act 2021.



The Domestic Abuse Act 2021 defines domestic abuse as any of the following behaviours, perpetrated by someone with whom the victim-survivor³ (aged 16 or older) is personally connected⁴:

- **physical or sexual abuse**
- **violent or threatening behaviour**
- **controlling or coercive behaviour**
- **economic abuse**
- **psychological or emotional abuse**⁵

Many victim-survivors experience multiple forms of domestic abuse perpetrated by a partner, ex-partner or family member, alongside economic abuse. This is because perpetrators use different forms of abuse to make victim-survivors fearful, dependent or isolated. When they use these behaviours together, it makes it even more difficult for a victim-survivor to leave a perpetrator or access the support they need to stay separated and rebuild their lives⁶. The domestic

abuse charity Refuge found that almost three-quarters of economic abuse victim-survivors were also experiencing psychological abuse and almost half were also experiencing physical abuse⁷.

Domestic, including economic, abuse is not a standalone criminal offence. Domestic abuse behaviours are criminalised through other offences, such as physical and sexual assault and/or rape. Behaviours like economic abuse are criminalised as Coercive and Controlling Behaviour Offences under the Serious Crime Act 2015, when there is evidence of a pattern of behaviour used to coerce and control the victim-survivor⁸.

3 Those who have experienced economic abuse are often referred to as 'victim-survivors', which is an inclusive term that avoids assumptions and recognises the complexity of someone's experience.

4 A 'personal connection' can include someone's partner, ex-partner or family member – [Domestic Abuse Act \(2021\), c.17, s.2](#)

5 [Domestic Abuse Act \(2021\), c.17, s.1](#)

6 Surviving Economic Abuse, [Am I experiencing economic abuse?](#)

7 Payplan and Refuge (2025), [Celebrating 6 Years of Powerful Collaboration](#), p.9

8 Coercive and Controlling Behaviour is defined as when a perpetrator regularly behaves in a way that they know, or should know, has a 'Serious effect' on the victim-survivor. Behaviour that causes 'Serious effect' is that which makes the victim-survivor fear violence will be used against them more than once, or that makes the victim-survivor distressed in a way that affects their daily life substantially – [Serious Crime Act \(2015\), c.9, s.76](#)

Any form of domestic abuse, including economic abuse, can begin, continue or escalate after a victim-survivor has left a perpetrator. Abusers will use their ongoing contact and control over a victim-survivor after separation as opportunities to harm them. Harms could arise from child contact and custody arrangements, divorce and financial remedy proceedings, child maintenance arrangements or joint finances, mortgages or tenancies. The Domestic Abuse Act 2021 extended the Coercive and Controlling Behaviour offence post separation to reflect this.



If a victim-survivor is in immediate danger, they (or an individual supporting them) should call the police on 999.

If a victim-survivor is considering reporting a crime, and they are not in immediate danger, they can contact the police on 101.

If somebody wishes to know more about civil legal support, for access to protection orders or support with family proceedings, organisations such as [Rights of Women](#) may be able to provide support with advice and information about legal rights. [The Law Society](#) provides details of local solicitors and legal advisers, with [legal aid](#) available to help those who would otherwise be unable to afford the costs.

For more information on how the police can support an individual, see the [‘I need help’](#) section or [prosecuting an abuser](#) on [Surviving Economic Abuse’s website](#).

If you have safeguarding concerns and are deciding whether to file a report to your safeguarding team, consult your department’s safeguarding policy.

Quote from an Economic Abuse Victim-Survivor

“It’s the stress that it puts you under. I was mortified, feared I was losing my house. It’s another tool that they can use against us as a form of terror. I asked the [department], are you going to put anything on my record to say this is my situation? No. Surely if you’re getting complaints and that name is on the system, you know there is no need to bother me with this. I think the [department] should investigate fraud, but there should be consideration for those going through it that are victims of domestic abuse.”



How prevalent is economic abuse and who is most impacted?

Anyone can experience economic abuse, including staff at your organisation. However, some individuals are more likely to experience economic abuse than others. The Violence Against Women and Girls Strategy sets out that 'women and girls are overwhelmingly disproportionately affected' by VAWG crimes and behaviours in general.

Data from the Office of National Statistics (ONS) shows that women are more likely to experience than men, with around one in seven women having experienced economic abuse, as compared with just more than one in twelve men⁹. ONS data also demonstrates that a 'significantly higher proportion' of women compared to men experienced all forms of domestic abuse and that women are at a higher risk of domestic homicide.¹⁰

9 Office for National Statistics (2025), [Domestic abuse prevalence and victim characteristics](#)

10 Office for National Statistics (2025), [Domestic abuse victim characteristics, England and Wales: year ending March 2025](#), s.4



Other groups of women, including those who are disabled, young (aged 18 to 24), Black, Asian and ethnically marginalised experience higher rates of economic abuse¹¹. Perpetrators also tailor their behaviour to maximise economic control and exploitation, adapting the abuse to the victim survivor's individual circumstances and barriers they may face in accessing support, examples of which are:

- Disability
- Immigration Status
- Ability to Speak English
- Parental status
- Age

Disability

Surveys show that disabled women are around twice as likely to experience economic abuse as those without a disability¹². Perpetrators may control

access to disability allowances or prescriptions¹³, make fraudulent benefit claims in the victim-survivor's name or make false allegations of fraud.

Immigration Status

When someone's immigration status is insecure, it can make escaping abuse and rebuilding their lives more difficult.¹⁴ Perpetrators can restrict migrant victim-survivors' access to key documents (like passports), let visas expire or fail to complete sponsorship duties.

Research also shows that some perpetrators use immigration status as a way to justify taking control of a victim-survivor's benefit claims or bank account¹⁵.

Ability to Speak English

If the perpetrator understands and speaks better English than the victim-survivor, they might control

11 Surviving Economic Abuse (2025), [Counting the Cost](#), p.6

12 Surviving Economic Abuse (2025), [Counting the Cost](#), p.29

13 Hague, G., Thiara, R., McGowan, P. & Mullender, A. (2007), [Making the Links: Disabled Women and Domestic Violence. Bristol: Women's Aid](#), p.46

14 Surviving Economic Abuse (2025), [Counting the Cost](#), p.29

15 Surviving Economic Abuse (2025), [Survivors Needs](#)

or mislead the victim-survivor by mistranslating documents or financial advice rather than allowing them to use an official translation service.¹⁶

Parental status

Women with children are nearly three times more likely to experience economic abuse than those without, according to Surviving Economic Abuse, who also found that just under four million children have been affected by economic abuse¹⁷. Perpetrators may withhold or pay child maintenance payments unreliably¹⁸, control a victim-survivor's access to their children's benefits or steal pocket money.

Age

- **Older Victim-Survivors** – An older person's loneliness or isolation can make it difficult for them to access support and more dependent on a perpetrator, who might exploit their Power of Attorney (PoA) or deputy status that permits them to manage the victim-survivor's finances¹⁹.

Another way that economic abuse can manifest in older populations is through predatory marriage, whereby an older person with cognitive impairments is manipulated into marrying the perpetrator, who stands to gain financially. Carer abuse is a related form of abuse that older victim-survivors may also experience, for more information and where to go for support, see the [Annex](#).

- **Younger Victim-Survivors** – Women between 18 and 24 are twice as likely to miss the warning signs of economic abuse as those over 55²⁰, a possible reason for which is relative inexperience with relationships.

Where other vulnerabilities are identified instead of or in addition to economic abuse, your organisation should consult the public sector [Debt Management Vulnerability Toolkit](#), which brings together existing industry-standard tools used in the identification and support of vulnerable customers.

16 Littwin, Angela K., [Coerced Debt: The Role of Consumer Credit in Domestic Violence](#) (2012). California Law Review, Vol. 100, pp. 1-74

17 Surviving Economic Abuse (2025), [Nearly four million children affected by economic abuse in UK homes](#)

18 Surviving Economic Abuse (2025), [Counting the Cost](#), p.36

19 Lasting Power of Attorney (LPA) and Ordinary Power of Attorney allow a donor to nominate a person (the "attorney") to take decisions on the donor's behalf in the event that they lose mental capacity.

20 Surviving Economic Abuse (2025), [Young adults are twice as likely to miss economic abuse red flags as older people, putting lives at risk](#)

What is the impact of economic abuse?

Abusive partners, ex-partners and family members use economic abuse, alongside other forms of domestic abuse, to maintain power and control over the victim-survivor by creating economic dependence and/or instability. By using economic abuse, perpetrators make it difficult for the victim-survivor to access the money and economic resources (such as transportation, food, toiletries) required to leave the abuser, especially when they present a risk of physical harm and even death. Even after leaving a perpetrator, victim-survivors may struggle to rebuild their financial security because of the abuse's long-term effects and forms of dependence that continue to exist, as with joint financial accounts or child maintenance.

As a result of economic abuse, victim-survivors are often left homeless, unemployed, destitute, and in debt. According to research by Surviving Economic Abuse²¹, nearly three quarters (72%) of women who experienced economic abuse reported serious harm to their livelihoods, health, finances, or safety in the year before the Autumn 2024 survey. For the victim-survivors who experienced economic abuse alongside other forms of domestic abuse, this rose to 93%. The financial devastation alone experienced by victim-survivors is significant:

- One in three (34%) victim survivors experienced financial difficulty as a result of the perpetrators' economic abuse, which included:
 - Nearly one in five (19%) victim-survivors had to borrow money to cover the cost of essential items or bills – equivalent to 772,000 women.
 - Over one in ten (11%) became homeless – equivalent to 470,000 women.
 - 17% were left with unmanageable debt.

21 Surviving Economic Abuse (2025), [Counting the Cost](#), p.24

Coerced debt and economic abuse

Coerced debt is a form of economic abuse where an abusive partner, ex-partner or family member forces a victim-survivor into debt. Perpetrators can coerce victim-survivors into debt in multiple ways, including:²²

- **Fraud:** An abuser taking on a joint or sole debt in a victim-survivor's name without their consent or knowledge.
- **Force:** Using harm, or its threat, to a victim-survivor or others (such as their children) so that the victim-survivor takes on a debt.
- **Misinformation:** Providing false or misleading information to a victim-survivor about a debt, such as how and when it was repaid, its size, repayment rate, or what the abuser will contribute towards repayment.

- **Other:** A victim-survivor may experience debt because the abuser has used other forms of economic abuse to force the victim-survivor into debt. This could include controlling the victim-survivor's income so that they cannot pay a debt or restricting the victim-survivor's access to money in such a way that they must take on debt to meet their or their children's basic needs.

Research on coerced debt shows:

- Almost one in eight StepChange clients has been affected by coerced debt
- An estimated 1.6 million UK adults experienced coerced debt in the 12 months to November 2024²³
- Victim-survivors are left with an average £23,000 of debt when seeking support from Money Advice Plus, who run the Financial Support Line and Casework Service for Victims of Domestic Abuse. Victim-survivors hold 50% of these debts with public sector bodies, the debts to whom arise from benefits, central government and council taxes.

²² Littwin, Angela K., [Coerced Debt: The Role of Consumer Credit in Domestic Violence](#) (2012). California Law Review, Vol. 100, pp. 1-74

²³ StepChange (2025), [Too Close to Home](#), p.4

The impact of coerced debt can lead to significant harm. Victim-survivors report facing even greater harm and hardship when pursued for coerced debts by organisations who do not identify or support them as victim-survivors of economic abuse. Especially harmful are aggressive contact and enforcement methods, unaffordable repayment terms and the risk of criminalisation.

Economic abuse and public sector debt management

A victim-survivor may experience government debt because of domestic, including economic, abuse. A victim-survivor may find it difficult to manage a government debt because of their abuse or the government debt itself could have been coerced by the perpetrator. Perpetrators may make allegations of fraud against a victim-survivor to a government organisation or force a victim-survivor to take on a government debt fraudulently, which benefits the abuser and can lead to the victim-survivor facing criminalisation, penalties and fees.



Economic abuse you could see in public sector debt management could arise from an abuser that:

- causes a debt in the victim-survivor's name (solely or jointly) without their consent or knowledge. Sometimes a victim-survivor may only become aware of the debt after fleeing the abuser and being pursued for the debt.
- misinforms the victim-survivor about payment towards a debt, which had not taken place, or about the amount that they would contribute towards a joint debt e.g. lying about paying a council tax debt or refusing to pay their share of the council tax debt.
- forces the victim-survivor to use their money to pay for goods, services or other bills and essentials that prevent them from repaying debt.
- controls the victim-survivor's access to income, benefits and accounts so that they cannot make a payment towards the debt nor access debt recovery mechanisms that require upfront costs.
- prevents the victim-survivor from being able to make repayment arrangements with the organisation because the abuser controls their access to a computer or phone or transport.
- puts a victim-survivor at risk by contacting an organisation to illicitly gain information about their financial matters.
- forces a victim-survivor to take on a debt through the threat of harm to them or others. This may include forcing a victim-survivor to claim a benefit fraudulently.

SEA Case study: Sara's story

When Sara left her abusive husband, she was in an extremely vulnerable position. Her arm was in plaster after his physical assault on her, she was pregnant, caring for young children and had been forced to leave her career due to the impact of the domestic, including economic, abuse.

Within a year of leaving the abuser, Sara was pursued by [a department] for overpayments of over £1,800, which her ex-partner had jointly claimed in her name, without her consent or knowledge. When the abuser failed to pay his half of the debt, Sara was forced to pay it all, despite struggling to put food on the table for herself and her children, and while her ex-husband was failing to pay child support.



Soon after leaving the abuser, Sara suffered injuries from a car accident that left her physically disabled and needing to take early retirement and access disability benefits. Sara shared how her abusive ex-husband used this as a tool to coerce and control her after separation, by making repeated malicious claims of fraud against her.

To date, he has made almost ten claims against her. Every time he makes another allegation, Sara experiences fear and anxiety because of the investigation and interview process she is forced to go through. The abuser's malicious allegations of fraud are not a surprise to Sara, who shared that he often plays one part of the system against the other, by making malicious fraud allegations against her whenever he is pursued by the Child Maintenance Service for child support non-payment.

Whenever Sara gains a little more independence and freedom from the abuser, he picks up another tool to harm her. After over 15 years of being trapped in a joint mortgage with the abuser (which she still shares with him, as he refuses to sell or pay for the mortgage), she has finally been able to access a council house in another village safely away from the abuser. However, this has led to yet another opportunity for abuse, with her ex-partner already having made false allegations of fraud against her for accessing social housing. Now Sara lives in fear of losing her and her children's home.

Related forms of abuse

Illegal money lending

Although it isn't a form of economic abuse as defined in law, many of the behaviours deployed by perpetrators of economic abuse are also used by loan sharks.

A loan shark, or illegal money lender, is someone who lends money and charges interest without having the required authorisation from the Financial Conduct Authority (FCA) – this is a criminal offence. Loan sharks often apply extra charges or interest at extremely high rates. They operate without a contract and may threaten or use violent and coercive behaviour to enforce repayment. They do not carry out affordability checks, meaning they are often lending to people who cannot pay them back. Borrowers do not have the protection of consumer law such as cancellation periods and the ability to apply for help if they can't pay.

Details about further support are available in “Support against Loan Sharks” on page 46.



Supporting victim-survivors of economic abuse

Victim-survivors of economic abuse face barriers that complicate a typical public sector debt collection journey. Examples of these barriers are²⁴:

- **Intersecting support needs** – Victim-survivors of economic abuse often have additional support needs because of its higher prevalence among those with other vulnerabilities like disability, a language barrier or mental health needs.
- **Longer waiting times** – PayPlan report that across all creditors, it takes nearly five times longer than average for the cases of victim-survivors of economic abuse to reach an outcome.

²⁴ PayPlan and Refuge (2025), [Celebrating 6 Years of Powerful Collaboration](#), 7-9



- **Access to key documents** – Victim-survivors may struggle to find necessary information because the abuser has restricted their access or because they fled the abuser without those documents. For example, the abuser may control access to passwords and two-factor authentication, or they may have destroyed or hidden any evidence.
- **Multiple debts** – Victim-survivors of economic abuse have an average of six debts in total according to PayPlan records, so there are many different organisations that a victim-survivor has to get in contact with. Each of these organisations may use different processes that cumulatively exhaust a victim-survivor’s time and resources as well as harm their emotional wellbeing.
- **Ability to Pay** – Deficit budgets and an inability to cover core costs are more prevalent among victim-survivors of economic abuse than the general population receiving debt advice.
- **Fear** – Victim-survivors may fear the organisation they hold a debt with, as well as its employees. This might be because they’re worried that they would not be believed, they will be held responsible for a debt they cannot afford to

repay or they would be held liable for fraudulent actions. Retelling the story of the abuse may be retraumatising, and a victim-survivor may worry that the perpetrator might come to know about their contact with an organisation, which might lead to further harms.²⁵

- **Risk of severe harm or death** – When a victim-survivor speaks to an organisation they may be at risk of immediate and severe harm or even death from a dangerous abuser. It might be dangerous for a victim-survivor to disclose abuse or engage with a professional without the abuser’s permission. Victim-survivors are continually managing their safety and considering whether it is safe for them to engage with professionals and disclose their experiences of abuse.

25 PayPlan and Refuge (2022), [Safe Pathways into Debt Advice for Domestic Abuse Survivors](#), p.27

6 steps to create a supportive culture

It is important to consider that members of staff, as well as customers, can experience economic abuse. In order to best support victim-survivors, whether customers or staff, public sector organisations should:

1. Improve organisational understanding
2. Promote the economic abuse support offer
3. Involve experts by experience in policymaking
4. Share best practice
5. Review policies and procedures
6. Categorise data clearly



1. Increase institutional understanding of economic abuse

- **All staff** – Fewer people know about economic abuse than other forms of domestic abuse, indeed SEA find half of UK adults don't know anything about the term²⁶, which hinders an organisation's ability to support victim-survivors. Those who are familiar with the concept of economic abuse are also 18 percentage points more likely to seek help compared to those who are not²⁷. Government has produced an [economic abuse training module](#), accessible to all government debt professionals with a gov.uk email, that will help operational staff to understand, identify and support those who have experienced economic abuse. Other initiatives to improve awareness could include information on the intranet, signs on bathroom doors or training sessions.
- **Champions** – Organisations with personal debt portfolios should have clear procedures to ensure that victim-survivors receive tailored support from staff who are confident in responding to their needs, having been trained to do so. Organisations like [PayPlan](#) and

[Surviving Economic Abuse](#), in partnership with Money Advice Plus, offer technical training to this end. These champions can then signpost to external specialist support provided locally and nationally.

2. Promote the economic abuse support offer –

Disclosing economic abuse can be difficult and dangerous. Victim-survivors may not understand that what they are experiencing is economic abuse or that your organisation can offer support and so they rely on staff that understand organisational policies and can convey them clearly.

- **Staff** – Organisations should make sure that the Economic Abuse Toolkit and [HMRC's Interactive Guidance](#) are well known to staff. This may include promotion by appointed economic abuse champions, an internal campaign or a dedicated space on your intranet or website.
- **Customers** – The [Fairness Charter](#) should be accessible to victim-survivors and those with limited English should be supported with translation and interpreting services.

26 Surviving Economic Abuse (2025), [Young adults are twice as likely to miss economic abuse red flags as older people, putting lives at risk](#)

27 Surviving Economic Abuse (2025), [Counting the Cost](#), p.48

- 3. Involve experts by experience in policymaking –**
While some departments and ALBs have a lived experience group that can test policies and procedures, collaborating with specialist organisations like Surviving Economic Abuse to engage with the Expert by Experience Group they work with can also improve policymaking.
- 4. Share best practice –** Economic abuse cases are often complex, so it's important that experiences are learned from in order to improve the handling of future cases. One government department has recently set up an internal forum to discuss case studies. The GDMF also run cross-government groups in which learnings could be shared, if you would be interested in knowing more about these groups please see the [Debt Forums](#) page of the Debt Centre of Excellence.
- 5. Review policies and procedures –**
Departments with high personal debt levels should have a written statement of their economic abuse, fraud or domestic abuse policies that is well understood and accessible to all team members.

- 6. Categorise data clearly –** Your organisation may wish to consider how it records information on economic abuse, as a case management system that can record necessary safeguarding information as systems flags can expand the kinds of support and assurance you can offer a victim-survivor. Data shares can also expand access to relevant sub-flags, like risk of coercion or Power of Attorney status.
 - It is important to record data following all existing data protection rules and regulations, ensuring expert members of staff are consulted, especially in cases where a perpetrator makes a Subject Access Request. Reference should be made to the information on data management in the [Debt Functional Standard](#). The public sector [Vulnerability Toolkit](#) contains additional information on data capture you may wish to reference when addressing this issue.



If your organisation doesn't have these measures in place but would like to learn more about how to do so, please contact the [Government Debt Management Function](#) team in HMT via GDMFCentre@hmtreasury.gov.uk

Supporting victim-survivors: disclosure

Identifying individuals experiencing economic abuse

It can be difficult for both customers and staff to identify experiences of economic abuse. Victim-survivors may not recognise that what they are experiencing is economic abuse and may not have heard of it. As a result, they may not recognise that the debt-related difficulties they are experiencing are related to economic abuse. Therefore, it is important that staff have the skills, tools and knowledge to identify information that may indicate someone is experiencing economic abuse and safely enquire with the customers about this.



Your organisation should seek to put in place policies and processes for identifying economic abuse. Ideally, these processes should involve:



enabling front-line staff to identify signs of potential economic abuse



having clear policies in place to support a customer following a disclosure



creating a safe space where disclosure can take place

It is not possible or appropriate to ask everybody you deal with whether they are experiencing economic abuse. Even those victim-survivors that are aware about their economic abuse may not be able to tell you they need help because it may not be safe to do so.

However, there are some signs that might indicate economic abuse.

🚩 Where an individual may be experiencing economic abuse, they might:

- remain silent while another party does all the talking
- instruct you to speak to their partner or family member
- seem to be taking instructions from their partner or family member
- appear withdrawn, fearful, distressed or scared
- have concerns about protecting their personal privacy or safety
- indicate their post is no longer being delivered to their home or that they cannot access it
- tell you about a protective court order and have safety concerns

They may also mention or demonstrate that they are experiencing:²⁸

 **problem debt:**

- Struggling to manage debt taken out by their partner, including from multiple creditors
- Unaware of debt that was held in their name due to their partner handling their finances or agreeing to make repayments
- Struggling to repay debt despite appearing to be able to afford to, either because of reasons they are afraid to disclose or explicitly because of abuse

 **joint finances:**

- appearing to be in conflict with a partner, ex-partner or family member concerning money, earnings or savings
- saying their partner or family member deals with all money matters and having no knowledge of service providers or how much things cost
- not having access to a joint bank account

 **irregular working:**

- leaving work when they liked their job
- expressing a desire to work but their partner or a family member is not supporting them to do so
- working multiple jobs to help cover the costs of their partner or family member's lifestyle
- needing to end work because they needed to flee abuse

 **not socialising:**

- making excuses not to speak to friends
- working hard and looking after the children while their partner is out all the time

28 Surviving Economic Abuse (2025), [Spotting the signs: A guide for friends and family](#)

If you believe somebody is seeking to disclose information on economic abuse, you can ensure they feel comfortable in doing so by:



expressing concern²⁹ – don't ask too many questions, but say that help is available and that they are not alone



taking time to listen – recognise that it may take time to act and don't force a response



showing you trust what they're saying – abusers isolate victim-survivors by telling them that nobody will believe that what they are experiencing is abuse. It is important to show and tell them that you believe them when they make any kind of disclosure.

²⁹ Surviving Economic Abuse (2025),
[Spotting the signs: A guide for friends and family](#)



Security

It may be unsafe for a victim-survivor to speak to you about their experience of abuse. This may be because the perpetrator is listening or they worry that the abuser will find out and harm them. If you get the sense that an individual cannot talk freely, you should continue with the call and help them with their query as best as you can, without enquiring about the abuse.

If it is safe, you can encourage them to contact you at another time when they can talk more freely. For example, you might want to remind them that they can call at any time that phone lines are open.

Beyond this, your organisation may wish to consider developing policies on security in these circumstances. This might involve establishing a code word at the start of the call so the victim-survivor can use it if they need to end the call. The call handler can then flag these case files to make clear there is domestic abuse, as well as any agreed ways of contacting the victim-survivor most safely.

In developing such policies, your organisation may wish to refer to the public sector [Vulnerability Toolkit](#), which includes guidance and examples of frontline tools that help support staff to handle disclosures of vulnerability and record information accordingly.



Creating a safe disclosure environment

If your organisation decides to explore the matter further to understand if somebody is experiencing economic abuse, the conversation should be led by a champion trained to handle these conversations and offer support. Expertise in leading this conversation is necessary because the **barriers they face** might mean victim-survivors do not understand or recognise economic abuse describes what they are experiencing and that support is available.

Screening questions are tried and tested ways of helping disclosure of economic abuse. However, before proceeding to ask these questions, it is important to create the correct disclosure environment.

Your organisation will have policies and processes to work with potentially vulnerable people. These policies are likely to be suitable for working with people suffering from economic abuse. However, the following approaches to disclosure are also recommended by the charity Surviving Economic Abuse.





Respond with empathy

Your member of staff may be the first person that someone who has experienced economic abuse shares their story with. Your staff member should offer a supportive and sensitive response and encourage them to share their story.



Invite the customer to speak privately about the issue

If your member of staff is not already speaking in private with the customer, they can offer to move the conversation to somewhere quiet where they cannot be overheard.



Be flexible

Some organisations have policies on supporting vulnerable customers, including customers facing economic abuse. Many policies specify ways that normal procedures can be altered to better support vulnerable individuals.



Consider speaking to a support worker

The individual may ask your member of staff to speak to a support worker (including debt advisers such as Money Advice Plus or PayPlan) on their behalf. If the individual asks for you to speak to a family member or friend, this should be done only with caution in the event that they have been coerced into this arrangement.

If your organisation deals with individuals in person, your policies can be extended to reflect the needs of individuals facing economic abuse. For example, by ensuring conversations are in a location appropriate to the potentially challenging nature of the discussion.

Preparing individuals to answer questions

Before proceeding to the economic abuse screening questions, it is important to ensure the individual is in the best place to answer them. In order to do so, a staff member should consider going through the following explanation:

1. economic abuse is when a partner, ex-partner or family member has interfered with your money or other economic resources in some way to stop you being in control of your life and making your own choices.

2. these questions have been designed to help us identify if and how you have been affected by economic abuse – and if so, how we can best support you.

3. it is up to you how you choose to answer these questions.

4. (where appropriate) I can ask you the questions and write down your answers, most of them only require a 'yes' or a 'no'.

5. you can have as much time as you need, and it's fine to stop at any point.

6. if you remember something and want to change or add to any of your earlier answers, please feel free to do so.

7. how things have been for you might have changed over time – please answer the questions thinking about the times when things have been most difficult.

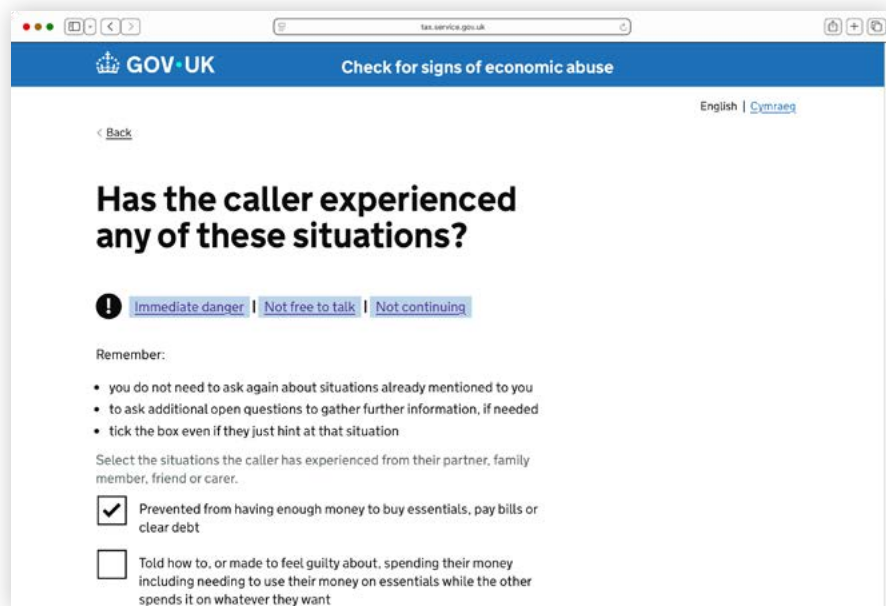


Remember that victim-survivors of any form of domestic abuse are likely to have had negative experiences of being asked questions or seeking support from professionals. They may have been grilled by the abuser, told that nobody would believe them or repeatedly asked to share personal information with services. Your organisation may wish to create simple help cards to support staff in creating the correct disclosure environment when dealing with an economic abuse disclosure. These can be useful when a staff member is on a call and needs an immediate reference point.

Economic abuse screening questions

Once a correct disclosure environment has been established, screening questions should help confirm the existence or otherwise of economic abuse. They should only be used by an appropriately trained individual if economic abuse is suspected or disclosed, and there is a need to explore further.

Remember, questions do not need to be asked in the same way each time. The most important thing is to help the individual feel comfortable when sharing potentially distressing information. Questions can be adapted to the circumstances as long as the intention remains the same.



GOV.UK | tax.service.gov.uk

Check for signs of economic abuse

English | Cymraeg

< Back

Has the caller experienced any of these situations?

! Immediate danger | Not free to talk | Not continuing

Remember:

- you do not need to ask again about situations already mentioned to you
- to ask additional open questions to gather further information, if needed
- tick the box even if they just hint at that situation

Select the situations the caller has experienced from their partner, family member, friend or carer.

Prevented from having enough money to buy essentials, pay bills or clear debt

Told how to, or made to feel guilty about, spending their money including needing to use their money on essentials while the other spends it on whatever they want

In December 2023, HMRC developed and published Interactive call guidance. Designed for use by trained frontline staff, this resource provides a structured approach to conversations with individuals who may be experiencing economic abuse. The tool guides staff through a series of prompts and questions to help sensitively identify signs of economic abuse. If abuse is suspected or disclosed, the tool offers suggestions for referring the individual to appropriate specialist support services.

Although developed by HMRC, this interactive guidance is designed to be adaptable and can be used by other public sector organisations or businesses seeking to strengthen their response to economic abuse.

Surviving Economic Abuse have also created a set of [economic abuse screening questions](#).

It is possible that you find out information during the use of these questions that is not related to economic abuse but reveals another form of vulnerability. In this case you should refer to other in-house guidance, including the public sector [Debt Management Vulnerability Toolkit](#) and [Vulnerability Training Module](#).



How to support victim-survivors after disclosure

Where an individual has disclosed economic abuse, either with or without the use of screening questions, your organisation should have clear protocols for how to respond safely and supportively. It is important that if people are experiencing economic abuse, they know they are not alone, that support is available, and they will be believed.



There are ways in which you can immediately offer a safe response to someone experiencing economic abuse. Many of these may overlap with policies and processes your organisation already has in place. Public sector organisations should:

1. Focus on safety

2. Hold consistent evidence requirements

3. Offer flexibility and forbearance

4. Set up feedback mechanisms

1. Focus on safety – It is important that you communicate with a victim-survivor through their preferred communication channels and ensure that information is not shared with joint account holders in cases of domestic abuse. If you reassure victim-survivors that you will do so, they are more likely to engage with your organisation.

Sending letters to a victim-survivor's address should only be done with their explicit consent

given a choice of other communication options. If the victim-survivor still lives at the address then the perpetrator may realise the abuse has been disclosed – which could put the victim-survivor in danger – but if the victim-survivor has fled, sharing the new address with the perpetrator could force them to flee once more.

Using digital channels does not guarantee perpetrators cannot access the victim-survivor's account or correspondence. More information about [technology-facilitated abuse](#) is available from refuge.

Examples of good practice departments offer include:

- Changing a customer's address if a victim-survivor has fled abuse
- Communicating by channels other than letter if the victim-survivor lives with an abuser
- Calling a victim-survivor only at agreed times
- Checking whether it's safe to leave a voicemail if the customer does not pick up the phone

2. Hold consistent evidence requirements –

All organisations are encouraged to take a believing approach to victim-survivors' disclosures of economic abuse. Victim-survivors often struggle to prove their experiences of economic abuse, because abusers are effective at concealing, normalising or destroying evidence of the abuse. Abusers also routinely tell victim-survivors they will not be believed to isolate them and prevent them from seeking support. Therefore, organisations should not focus on gathering evidence of economic abuse with the intention of 'proving' whether the abuse did or did not occur. Instead, organisations should carefully consider what information or 'evidence' they need to make informed decisions about the type of support they can offer the victim-survivor.

Departments should signpost to debt advice or specialist support organisations as outlined in [the Communications Toolkit](#), after which a victim-survivor may be supported by an adviser that helps them provide information about their experience of economic abuse. Without a clear understanding between the public sector organisation and the debt adviser, the process of trying to gather evidence of economic abuse can take a long time as advisers often provide

too much or too little evidence. This can leave the victim-survivor in 'limbo' and can slow down organisational administrative processes. Government should set out clear and regularly updated evidence requirements, which are communicated to debt advisers who support victim-survivors.

Evidence gathering should be consistent and serve a clear purpose of informing support solutions without being unnecessarily intrusive. Victim-survivors should not have to repeat their experience to multiple colleagues unnecessarily, instead, 'evidence' should be consistently gathered and communicated in one location so that all relevant colleagues can access it.

One solution to these difficulties, piloted by central and local government, as well as used nationally in the financial services sector, is the Economic Abuse Evidence Form (EAEF).

Case Study:

The EAEF is an information-sharing tool that was developed by Money Advice Plus and piloted in partnership with Surviving Economic Abuse. It is a single document that qualified money/debt advisers (trained by Money Advice Plus and Surviving Economic Abuse) can use to describe and evidence to an organisation that an individual has experienced economic abuse. The qualified debt adviser provides the form to creditors alongside a letter advising a debt solution.

If you work in government and want to know about the EAEF pilot, more information is available from the Government Debt Management Function team in HMT via GDMFCentre@hmtreasury.gov.uk or on [the Debt Centre of Excellence](#)



3. Offer flexibility and forbearance –

If a victim-survivor is experiencing debt because of economic abuse or is struggling to manage a debt due to economic abuse, organisations should offer flexibility and forbearance options that are responsive to their needs. It may not be immediately clear what support options are appropriate for each victim-survivor, depending on their circumstances.

- **60 day pause** – During this decision period we would recommend offering the victim-survivor an immediate pause on any payment-related activity, including enforcement action, payment requirements or accumulation of fees or interest. When a pause is agreed, the default duration should be 60 days, consistent with timeframes used across government in other schemes like Breathing Space. This provides time and space for the victim-survivor to consider their needs and options, including accessing debt or money advice and gathering necessary information.

While offering this pause, the organisation should work with the victim-survivor, and where relevant the qualified debt or money adviser/ advocate, to consider forbearance and flexibility options that meet that victim-survivor's needs and circumstances:

Other forms of forbearance may include, but are not limited to:

- Payment breaks
- Allowing people longer to pay
- Adjusting payment rates and repayment plans
- Reducing minimum payment thresholds
- Suspending interest or waiving late fees and charges

- **Write-off** – While payment activity is paused for a victim-survivor, organisations should use a robust process to determine liability for the debt. In some cases, a victim-survivor of economic abuse will not be liable for the debt, and the liability can be transferred to the perpetrator of the abuse. In cases of joint debt, creditors can choose to pursue the perpetrator rather than the victim-survivor.

Challenges to the liability for debt can be made in cases of fraud, for example if the debt was taken out in somebody's name without their knowledge. Fraud is illegal, and laws exist to support people who have had debts fraudulently built up in their name. If an individual wishes to understand more about their legal rights, the charity Surviving Economic Abuse has [more information](#) on challenging the liability for coerced debt.

Organisations should decide whether to pursue the perpetrator for the debt on a case-by-case basis, using the pause to consult the victim-survivor so that enforcement on the perpetrator will not put them at risk of retaliatory harm. These harms could be physical, psychological or financial, one example of which is withholding child maintenance payments.

If the victim-survivor is liable for the debt, especially where the debt itself was coerced, write-off should be considered amongst a range of flexibility and forbearance options available to economic abuse victim-survivors. Write-off happens most effectively if staff are aware of the escalation routes and discretion available to them and then communicate those decisions clearly, in some form of writing, to customers or the advisers advocating on their behalf.

In the event of a write-off, government should be able to follow a clear process that includes informing the Credit Reference Agency so that the victim-survivors' credit history is fairly and accurately reflected. Surviving Economic Abuse has more information for victim-survivors' about [economic abuse and credit reporting](#).

4. Set up feedback mechanisms – In order to continuously improve the experience of victim-survivors of economic abuse in your organisation, it's vital to have ways of monitoring the way they feel about the process and the outcomes of their cases.

One government department evaluates their processes with case analysis and monitors metrics such as how long a case took to resolve, how many interactions they had with the customer and how many caseworkers contacted the customer. These individual metrics complement a broader overview of the numbers and outcomes of victim-survivors at each stage of the customer journey, which together should be used to inform improvements in process.

Where your organisation interacts with a debt adviser or client representative, it is also worth engaging with a representative from those organisations so that they can give you a summary of the experience of victim-survivors from their perspective.



Annex: the economic abuse support landscape

Victim-survivors of economic abuse in debt to government may require support from a number of different organisations, across different sectors. For example, victim-survivors may need support to navigate criminal justice proceedings, access housing, or legal advice. When referring to different organisations, it's important to differentiate between each kind of service.



Advocacy groups

Surviving Economic Abuse – Surviving Economic Abuse is not a front-line service to be referred to, but on their website there are resources for victim-survivors of economic abuse in need of help. Surviving Economic Abuse also works with the Experts by Experience Group, a group of economic abuse victim-survivors who inform all its work. The charity can be consulted on policy decisions that affect victim-survivors of economic abuse and offers specialist training.

Refuge – Refuge is a specialist domestic abuse organisation that provide policy guidance and training, as well as operating domestic abuse support services. Refuge also run services to support those experiencing technology-facilitated abuse, including creation of a tailored safety plan to secure online accounts.

Debt advice for victim-survivors of VAWG

Money Advice Plus (MAP) – Money Advice Plus offers a frontline service that provides specialist debt advice while also focusing on those with extra support needs like victim-survivors of economic abuse. Organisations can refer customers into Money Advice Plus, but capacity constraints require that any measures that would lead to referrals should be done in consultation with them.

The Financial Support Line and Casework Service for Victims of Domestic Abuse is run by Money Advice Plus in partnership with Surviving Economic Abuse. It offers specialist advice to anyone experiencing domestic abuse who is in financial difficulty.

To contact the Financial Support Line, call 0808 196 8845 between 9am and 5pm, Monday to Friday. If victim-survivors do not want to speak to somebody directly, then they can be referred to Surviving Economic Abuse's I need help webpage instead.

PayPlan – Debt advice services that don't offer support for victim-survivors of economic abuse, as well as VAWG charities like Refuge that don't offer debt advice, refer to PayPlan's specialist support team. PayPlan operate nationally and are one of the debt advice organisations that use the Economic Abuse Evidence Form.

Signposting to economic and domestic abuse support services

Domestic abuse helplines

The [National Domestic Abuse Helpline \(England\)](#) is a confidential, 24-hour service run by Refuge. Call on 0808 2000 247 or access the service online via [live chat](#). Individuals can set a codeword and send a message to the helpline to either contact them by phone or email. They can also contact an alternative number, such as a friend's phone.

[Live Fear-Free Helpline \(Wales\)](#) is a 24-hour service available on 0808 80 10 800. Live chat is available and a 24-hour text service can be accessed on 07860 077333. You can also email info@livefearfreehelpline.wales.

[Domestic Abuse and Forced Marriage Helpline \(Scotland\)](#) is a 24-hour service available on 0800 027 1234. An online chat service is also available and individuals can email helpline@sdaafh.org.uk.

[Domestic and Sexual Abuse Helpline \(Northern Ireland\)](#) is available 24-hours a day on 0808 802 1414. Individuals can also email help@dsahelpline.org or use the web chat service.

The [National LGBT+ Domestic Abuse Helpline](#) is run by Galop and the service is available Monday and Tuesday between 9:15am and 8pm, as well as

Wednesday, Thursday and Friday between 9:15am and 16:30pm. Reach them on 0800 999 5428 or at help@galop.org.uk. Web chat is available on Monday and Thursday between 10:00 am and 16:30pm.

[Men's Advice Line](#) can be contacted on 0808 801 0327, Monday to Friday, between 9am and 8pm, or by emailing info@mensadvice.org.uk. A web chat service also available on Wednesdays, Thursdays and Fridays, between 10am and 11am and between 3pm and 4pm.

Local domestic abuse services

Individuals can search for their local service on the [Women's Aid website](#) or on [Hestia's Bright Sky app](#). Many charities have ways to contact them online as well as by phone.

Their local service can help them to think about the steps they may want to take to stay safe, such as finding somewhere else to live where they will be away from the abuser.

The charity Surviving Economic Abuse provides a list of organisations that could [offer support to victims of economic or domestic abuse in a range of circumstances](#), including cases where there are children in the household.

Financial Support for Civil Servants

Charity for Civil Servants (CfCS) – Any civil servant that needs help can contact the CfCS privately and confidentially using the email help@cfs.org.uk. The CfCS also offer a [financial assistance fund](#) that victim-survivors of economic abuse can apply to for support.

Local councils offer safeguarding support. An individual can identify which local council they live in through the government's [find your local council](#) service. Adult safeguarding services can then be located from the appropriate local authority website.

Support against Loan Sharks

The England Illegal Money Lending Team, known as Stop Loan Sharks, operates across England to investigate and prosecute illegal lenders and support borrowers. If you have concerns about you or someone you know, you can call 0300 555 2222 for a 24-hour helpline or message them via the live chat function on their website stoploansharks.co.uk

Please note, there are separate Illegal Money Lending Teams that cover Wales and Scotland:

Scotland – stopillegallending.co.uk – 0800 074 0878

Wales – stoploansharkswales.co.uk – 0300 123 3311

Support for Economic Abuse or Carer Abuse of Older People and Those with Cognitive Impairments

Along with the Court of Protection, the Office of the Public Guardian oversees recognition of powers of attorney or deputies. If you have concerns about the conduct of a registered power of attorney, deputy or guardian, for example because of misuse of money that is not in the best interests of the person whom they are responsible for, fill in [this form](#) and send it to opg.safeguardingunit@publicguardian.gov.uk

More information, including how to contact JobCentre Plus, adult social services and care services is available [here](#).

Hourglass run a text service / helpline for those affected by abuse of older people:

Phone – 0808 808 8141

Free text – 078 6005 2906

For more advice on safeguarding older people from abuse and neglect can be found on [Age UK's Safeguarding Older People from Abuse and Neglect](#).

Signposting to independent debt advice

Your organisation should have a signposting relationship in place to refer individuals to independent debt advice. If it does not, more information on how this can be set up can be found in the public sector [Debt Management Vulnerability Toolkit](#).

[MoneyHelper](#) is backed by government and is a free service provided by the Money and Pensions Service (MaPS). The [MoneyHelper Debt Advice Locator](#) can help people to find telephone, online and face-to-face debt advice near them.

Financial support

There are a number of funds available to women who have experienced domestic abuse. You can search a full list of available funds on the [Turn2us website](#).

The process for applying will vary for each fund. See the websites listed for details of how to apply for each grant. In some cases, applications need to be made through a support worker or charity.

Eligibility criteria varies, and may depend on income, savings and housing situation, as well as whether an individual has dependent children.

If an individual is experiencing economic abuse and supporting children, Surviving Economic Abuse has more [information on help that is available](#).

Utilities

If an individual is in financial distress, their energy supplier may be able to support them by reassessing debt repayments and bill payments and reducing or pausing payments where necessary. Some utility companies and charitable trusts offer grants to help pay debts.

Energy suppliers may ask for detailed financial information if somebody applies for a grant. Some organisations can help with these forms, including [Citizens Advice](#).

The [British Gas Energy Trust](#) offers grants and schemes that can help, even if somebody is not a British Gas customer. Details on other grant schemes can be found through individual company's websites.

Local welfare assistance

England

An individual should ask their local [Citizens Advice](#) if their local council operates a welfare assistance scheme or hardship fund and how they can apply. The support could be in the form of a grant, loan or other support, for example food vouchers. The help available and criteria varies from council to council.

Scotland

There is a nationwide system of crisis grants that are available through the [Scottish Welfare Fund](#).

Wales

The [Discretionary Assistance Fund](#) is a grant to help pay for essential costs, such as food, gas, electricity, clothing or emergency travel if somebody is experiencing extreme financial hardship.

Northern Ireland

The [Discretionary Support scheme](#) supports people who are in need of short-term financial help.

Wider signposting and information

Support for those who speak other languages

The charity Surviving Economic Abuse has translated some of its key information on what economic abuse is and how to identify it into other languages.

Information on economic abuse in Arabic /
معلومات حول الانتهاك الاقتصادي، باللغة العربية

- [Understanding economic abuse / فهم الانتهاك الاقتصادي \(pdf, 358 KB\)](#) (July 2022)

Information on economic abuse in French /
Informations en français sur la violence économique

- [Understanding economic abuse / Comprendre la violence économique \(pdf, 218 KB\)](#) (July 2022)

Information on economic abuse in Polish / Informacje o przemocy ekonomicznej w języku polskim

- [Understanding economic abuse / Czym jest przemoc ekonomiczna](#) (July 2022)